

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF PUERTO RICO

-----X  
In re:

PROMESA  
Title III

THE FINANCIAL OVERSIGHT AND  
MANAGEMENT BOARD FOR PUERTO RICO,

as representative of

No. 17 BK 3283-LTS

THE COMMONWEALTH OF PUERTO RICO,  
et al.,

(Jointly Administered)

Debtors.<sup>1</sup>

-----X

NOTICE OF CORRESPONDENCE RECEIVED BY THE COURT

The Court has received and reviewed the attached correspondence, described below, from interested persons in the above-captioned cases. Although the Court cannot respond individually to all of those who have expressed their thoughts or concerns, the Court is deeply mindful of the impact of the fiscal crisis on lives, institutions, and expectations, and of the importance of the issues that are raised in these unprecedented cases.

1. Email dated December 21, 2018 from Aaron Gamaliel
2. Email dated December 21, 2018 from Amelia Rose
3. Email dated December 21, 2018 from Angel Crespo
4. Email dated December 21, 2018 from Anonymous

---

<sup>1</sup> The Debtors in these Title III Cases, along with each Debtor's respective Title III case number and the last four (4) digits of each Debtor's federal tax identification number, as applicable, are the (i) Commonwealth of Puerto Rico (Bankruptcy Case No. 17 BK 3283-LTS) (Last Four Digits of Federal Tax ID: 3481); (ii) Puerto Rico Sales Tax Financing Corporation ("COFINA") (Bankruptcy Case No. 17 BK 3284-LTS) (Last Four Digits of Federal Tax ID: 8474); (iii) Puerto Rico Highways and Transportation Authority ("HTA") (Bankruptcy Case No. 17 BK 3567-LTS) (Last Four Digits of Federal Tax ID: 3808); (iv) Employees Retirement System of the Government of the Commonwealth of Puerto Rico ("ERS") (Bankruptcy Case No. 17 BK 3566-LTS) (Last Four Digits of Federal Tax ID: 9686); and (v) Puerto Rico Electric Power Authority ("PREPA") (Bankruptcy Case No. 17 BK 4780-LTS) (Last Four Digits of Federal Tax ID: 3747). (Title III case numbers are listed as Bankruptcy Case numbers due to software limitations).

5. Email dated December 21, 2018 from Anonymous
6. Email dated December 21, 2018 from Beatriz Llenin Figueroa
7. Email dated December 21, 2018 from Cruz Miguel Ortiz
8. Email dated December 21, 2018 from Edric Vivoni
9. Email dated December 21, 2018 from Esteban Nieves
10. Email dated December 21, 2018 from Felicita Rodriguez Diaz
11. Email dated December 21, 2018 from Julio Santiago
12. Email dated December 21, 2018 from Maria del Mar Irizarry
13. Email dated December 21, 2018 from Marisol Morales
14. Email dated December 21, 2018 from Martha Quinones
15. Email dated December 21, 2018 from Milca Negrón
16. Email dated December 21, 2018 from Myrtha Santiago-Fernandez
17. Email dated December 21, 2018 from Nyra Cardona
18. Email dated December 21, 2018 from Ricardo Santiago
19. Email dated December 21, 2018 from Waldemar Santiago
20. Email dated December 21, 2018 from Yarina E. Cruz
21. Email dated December 22, 2018 from Agustin Lopez Fuentes
22. Email dated December 22, 2018 from Aileen Soto
23. Email dated December 22, 2018 from Aileen Soto
24. Email dated December 22, 2018 from Alejandro Lopez
25. Email dated December 22, 2018 from Dayra Cruz Cruz
26. Email dated December 22, 2018 from Donquijote Delamancha
27. Email dated December 22, 2018 from Elvin Rodriguez
28. Email dated December 22, 2018 from Flor Maria
29. Email dated December 22, 2018 from Frank Pagan
30. Email dated December 22, 2018 from German Gonzalez
31. Email dated December 22, 2018 from Gilberto Gonzalez
32. Email dated December 22, 2018 from Heriberto Ortiz Ruiz
33. Email dated December 22, 2018 from Javier Lillo
34. Email dated December 22, 2018 from Jennifer Jones
35. Email dated December 22, 2018 from Jorge Rivera
36. Email dated December 22, 2018 from Jose Luis Medina
37. Letter dated December 22, 2018 from Jose Matos
38. Email dated December 22, 2018 from Laura Juliana Torres-Rodriguez
39. Email dated December 22, 2018 from Lucy Carrasquillo
40. Email dated December 22, 2018 from Madeline Troche
41. Email dated December 22, 2018 from Manuel Navedo
42. Email dated December 22, 2018 from Nicole Bruno
43. Email dated December 22, 2018 from Peter Sanchez
44. Email dated December 22, 2018 from Rene Frontera

45. Email dated December 22, 2018 from Sandra Velez
46. Email dated December 22, 2018 from Saul Gonzalez
47. Email dated December 22, 2018 from Sonita Franqui
48. Email dated December 22, 2018 from Tania Padro
49. Email dated December 22, 2018 from Vivianette Rivera
50. Email dated December 22, 2018 from Zaida Camacho
51. Email dated December 23, 2018 from Alfredo Roldan-Flores
52. Email dated December 23, 2018 from Arlene Lopez
53. Email dated December 23, 2018 from Arlene Lopez
54. Email dated December 23, 2018 from Iris Perales
55. Email dated December 23, 2018 from Jomar Rivera
56. Email dated December 23, 2018 from Jose Morales
57. Email dated December 24, 2018 from Alex Fischer
58. Email dated December 24, 2018 from Carlos M. Guzman
59. Email dated December 24, 2018 from Debbie Perez
60. Email dated December 25, 2018 from Mara Clemente
61. Email dated December 25, 2018 from Mara Clemente
62. Email dated December 25, 2018 from Mayra Velez
63. Email dated December 25, 2018 from Rafael Elias
64. Email dated December 26, 2018 from Bianca Martinez
65. Email dated December 26, 2018 from Lilah Mejia
66. Email dated December 26, 2018 from Luis Mercado

Dated: December 27, 2018



**Hacia una auditoria**

**A Gamaliel Ramos** to: swaindprcorresp  
Cc: diasporaenresistencia

12/21/2018 10:44 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Estimada Honorable Juez Taylor Swain,

Mi nombre es Aarón Gamaliel Ramos. Como ciudadano de la nación puertorriqueña, protesto las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés).

Es evidente que la Junta no tiene interés en el desarrollo de Puerto Rico. Más bien, ha estructurado políticas de recortes en los servicios públicos y pensiones para pagar una deuda impagable que arrastrará a Puerto Rico a una crisis económica de graves proporciones.

Usted puede y debe intervenir para viabilizar una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país.

Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.

Sinceramente,

Aarón Gamaliel Ramos

Sent from my iPhone



**COFINA**

**Eda Cox** to: swaindprcorresp@nysd.uscourts.gov

12/21/2018 07:00 PM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]  
[REDACTED]

Dear Honorable Judge Taylor Swain,

I am Amelia Rose, I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

**Amelia Rose, PhD., CFLE**

[REDACTED]  
[REDACTED]  
[REDACTED]



**Petición por Puerto Rico**

**Angel Crespo** to: swaindprcorresp

12/21/2018 07:07 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Buenas noches y feliz navidad. Mi nombre es Ángel Crespo de San Juan Puerto Rico. Le escribo respetuosamente a la Honorable Jueza Swain para pedirle que no apruebe el acuerdo de COFINA. Soy solidario con mi pueblo. Lo correcto es auditar la deuda, lo cual es un reclamo ciudadano. Es una deuda odiosa que se acordó a espaldas del pueblo. Puerto Rico es un país pobre y hay una gran injusticia en este asunto.



**Acuerdo de Cofina**

**aluda7717** to: SwainDPRCorresp

12/21/2018 10:00 PM

From:

To: SwainDPRCorresp@nysd.uscourts.gov

¡Saludos! Le solicito, respetuosamente, que rechace el 16 de enero, el acuerdo de Cofina que la Junta de Control Fiscal nos quiere imponer, a los puertorriqueños, para pasarle nuestros recursos a los fondos buitres. Espero que pueda tomar una sabia decisión que resulte de beneficio para Puerto Rico.

Enviado desde mi Samsung Mobile de Claro



**Cofina**

**acarrasquillo** to: swainDPRcorresp

12/21/2018 08:34 PM

From:

To: swainDPRcorresp@nysd.uscourts.gov

I am one of the many puertoricans cofina bond holders which is against the agreement that hurts our economy.

Sent from my iPhone





**Please, rule Against the COFINA Agreement**

**Beatriz Llenín-Figueroa** to: swaindprcorresp

12/21/2018 04:22 PM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Beatriz Llenín Figueroa, PhD, professor at the University of Puerto Rico at Mayagüez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the Puerto Rico fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead the country into another debt default and will only cause harsher and more inhumane austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real, comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please, do what is right and rule against this agreement on January

16th's 2019 hearing.

Sincerely,  
Beatriz Llenín Figueroa, PhD



**No a COFINA PR**

**Cruz M Ortiz Cuadra** to: swaindprcorresp

12/21/2018 04:43 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

“Mi nombre es Cruz Miguel Ortiz y escribo desde Gurabo PR . Soy solidario(a) con la lucha del pueblo puertorriqueño para pedirle a la Jueza Swain que NO APRUEBE el acuerdo de COFINA.”



**Edric Vivoni** to: swaindprcorresp

12/21/2018 07:15 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Estimada Honorable Juez Taylor Swain,  
Yo soy Edric Vivoni. Le escribo porque estoy muy decepcionado y preocupado por las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.  
Sinceramente,

E. Vivoni



**Esteban Nieves** to: swaindprcorresp

12/21/2018 04:50 PM

From:

To: [REDACTED]  
swaindprcorresp@nysd.uscourts.gov

My name is Esteban Nieves and in regards to the Cofina agreement I urge you not to not pass it since it will only benefit vulture funds and corrupt politicians in Puerto Rico. Your honor The future generations on the island will appreciate you for doing the right thing towards the future of Puerto Rico .

Thank you

Esteban Nieves



**REJECT COFINA's Agreement**

**Felicita Rodriguez** to: swaindprcorresp

12/21/2018 05:59 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Felicita Rodriguez Diaz. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,  
Felicita Rodriguez Diaz



**RECHAZAR el acuerdo entre COFINA y la FOMB el 16 de enero.**

**julio santiago** to: swaindprcorresp@nysd.uscourts.gov,

12/21/2018 08:25 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>,

Español

CORREO ELECTRÓNICO DE JUDGE TAYLOR SWAIN: [swaindprcorresp@nysd.uscourts.gov](mailto:swaindprcorresp@nysd.uscourts.gov)

cc:

Título:

RECHAZAR el acuerdo entre COFINA y la FOMB el 16 de enero.

Contenido del correo electrónico:

Estimada Honorable Juez Taylor Swain,

Yo soy \_\_Julio M. Santiago Ríos\_\_\_\_\_. Le escribo porque estoy muy decepcionado y preocupado por las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Las medidas dictadas por el FOMB se han implementado de manera desorganizada, ilógica e irresponsable hasta el momento, poniendo en peligro la seguridad de los ciudadanos, limitando a miles de puertorriqueños de una oportunidad real de obtener educación y atención médica asequibles, y limitando la capacidad de las personas para convertirse y permanecer empleado(a) en la isla.

En lugar de seguir adelante con este acuerdo injusto y anticonstitucional, solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Los débiles intentos de la junta de falsificar un proceso de auditoría no van a funcionar con nosotros. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral real que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.

Sinceramente,

NOMBRE: Julio M. Santiago Rios

CIUDAD (\*): Ponce, ESTADO (\*): Puerto Rico CÓDIGO POSTAL: 00731

---

Fin de plantilla en español

---



**PUERTO RICO PLEASE REJECT COFINA**

**Maria del Mar Irizarry** to: SWAINDPRCORRESP@NYSD.USCOURTS.GOV

12/21/2018 05:32 PM

From:

To:

"SWAINDPRCORRESP@NYSD.USCOURTS.GOV"  
<SWAINDPRCORRESP@NYSD.USCOURTS.GOV>

Dear Judge Swain:

As you may already know the agreement with COFINA is a terrible one for Puerto Rico. Even Joseph E. Stiglitz Nobel laureate in economics, is University Professor at Columbia University and Chief Economist at the Roosevelt Institute thinks this a terrible deal for Puerto Rico and a very unfair one.

What the Board fails to mention with the agreement of Cofina:

- part of the debt was illegitimate because it exceeded the constitutional limit. With an audit, 13 ¢ was paid for \$ 1 as in Detroit or was returned as principal (\$ 16.7 billion, not the \$ 32.3 that we will pay)
- cutting \$ 4.7 billion but paying \$ 16 billion in interest. Who is this better?

Though Maria was a tragedy, it also created an opportunity to rewrite a flawed fiscal plan that had been certified by the oversight board in March 2017. That plan was supposed to restore the island's economic health while also providing money to creditors who were clamoring for repayment. But the plan was projected to [depress economic activity even further](#), and failed to establish an appropriate basis for calculating how much debt restructuring Puerto Rico would need.

Sadly, the opportunity to right Puerto Rico's fiscal ship has not been seized. On the contrary, the oversight board recently certified a [new fiscal plan](#) and a [deal](#) with holders of bonds issued by the Puerto Rico Urgent Interest Fund Corporation (COFINA) that could put the island in a debt straitjacket indefinitely.

What is even WORSE is the fact that people on the Board are benefiting directly from the economic meltdown that is occurring in Puerto Rico and are doing policies that benefit them directly. Financial consulting firm McKinsey & Co. is the lead strategic adviser to the Fiscal Control Board imposed on Puerto Rico by the U.S. government.

Through a subsidiary, McKinsey also [owns Puerto Rico bonds](#).

Emails obtained by the Center for Investigative Journalism (CPI) show the central role played by the multinational company in the operation of the entity created in 2016 under the federal PROMESA law. Acting as authorized representatives of the Board, some McKinsey partners interact frequently

with federal government officials, discussing issues ranging from the [selection of the board's offices](#) and [activation of emails](#), to the [privatization](#) of the island's Electric Power Authority (Prepa).

Richard Carrion the head of the Board has some serious corruption and conflict of interest accusations. As chair of the Oversight Board, José Carrión III – an insurance executive from the Carrión family banking dynasty – has played a central role in designing and approving policy decisions that prioritize Wall Street profits over the well-being of Puerto Ricans. Carrión is well connected with the Republican Party. He has been an active donor since 2002, and he served as the state network coordinator and chairman of the American territories leadership team for the 2012 presidential campaign of Rick Perry, the former governor of Texas and current Secretary of Energy (it's worth noting that Perry now oversees the Puerto Rico Electric Power Authority, or PREPA).<sup>u</sup>

Recently, he's been a significant donor to House Speaker Paul Ryan, who appointed him to the Oversight Board, and to Rob Bishop, chair of the House Committee on Natural Resources, which is authorized to oversee the Oversight Board.

Carrión's other connections – through his insurance firm, Carrión, Laffitte & Casellas (since 2012, Hub International's Puerto Rico branch), and his family's role at Popular, where his father was a member of its board of directors – are well known. What is less known, and what this reports elaborates on, is that Carrión appears to have used his close ties to key government regulatory agencies to benefit his business partner. Furthermore, former colleagues at his insurance firm sat on the board of the Government Development Bank (GDB) during a key period of debt creation – and as chair of the Oversight Board, he has authority over what forms of legal releases they are granted as former GDB officials.

**-Carrión's wife approved a lucrative government contract that benefited a private equity firm where Carrión served as an advisor.**

**- Two employees from Carrión's insurance brokerage firm were appointed to the board of directors of the Government Development Bank during a key period of debt creation.**

Please Judge I know it is a lot to take in but the people of Puerto Rico is counting on you, we need a FAIR deal, not a deal that benefits disaster



capitalist, Puerto Ricans won't be able to live in the Island anymore and we will be obligated to leave our home. Please don't allow them to get filthy rich with the suffering of others. Please let's start auditing the DEBT.

Sincerely,

Maria del Mar Irizarry.

P.S. If you scroll down you will find multiple articles where I base my arguments.

<http://hedgeclippers.org/hedge-paper-no-65-insured-to-profit-conflicts-of-interests-in-the-career-of-jose-carrion-iii/>

	<p>Hedge Paper No. 65: Insured to Profit: Conflicts of interests in the career of José Carrión III « Hedgepapers « Hedge Clippers</p> <p>PDF of Hedge Paper No.65 – English PDF of Hedge Paper No.65 – Spanish. It has been two years since the approval of the PROMESA Act and the establishment of the Financial Oversight and Management Board(the Oversight Board) in Puerto Rico.</p> <p><a href="http://hedgeclippers.org">hedgeclippers.org</a></p>
--	--

<http://periodismoinvestigativo.com/2018/11/puerto-rico-fiscal-board-fights-for-secrecy/>

	<p><b>Puerto Rico Fiscal Board Fights For Secrecy   Centro de Periodismo Investigativo</b></p> <p>Puerto Rico's federally appointed Fiscal Board refused to deliver an unspecified number of communications between the entity and officials of Congress the White House, Treasury and other federal agencies.</p> <p><a href="http://periodismoinvestigativo.com">periodismoinvestigativo.com</a></p>
--	--

<http://periodismoinvestigativo.com/2018/12/mckinsey-puerto-rico-bondholder-and-fiscal-boards-lead-adviser/>

	<p><b>McKinsey: Puerto Rico Bondholder and Fiscal Board's Lead Adviser   Centro de Periodismo Investigativo</b></p> <p>The world's largest financial consulting firm leads the operations of Puerto Rico's federally appointed Fiscal Control Board, as evidenced by emails obtained by the Center for Investigative Journalism.</p> <p><a href="http://periodismoinvestigativo.com">periodismoinvestigativo.com</a></p>
--	--

<https://www.project-syndicate.org/commentary/puerto-rico-fiscal-plan-cofina-deal-by-martin-guzman-and-joseph-e-stiglitz-2018-11>

	<p><b>Disaster Capitalism Comes to Puerto Rico by Martin Guzman &amp; Joseph E. Stiglitz - Project Syndicate</b></p> <p>Show paragraph. A drastic cut to the principal of the bonds will not solve the problem. It comes a point in finance when no amount of debt reduction saves an entity and is faced with the need to generate growth, new revenues.</p> <p><a href="http://www.project-syndicate.org">www.project-syndicate.org</a></p>
--	---

<https://www.marketwatch.com/story/economists-including-stiglitz-recommend-up-to-73-puerto-rico-debt-write-down-2018-11-19>



**Fwd: Cofina**  
**Marisol Morales** to: swaindprcorresp

12/21/2018 06:45 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

----- Forwarded message -----

From: **Marisol Morales**  
Date: 8:02PM, Wed, Dec 12, 2018  
Subject: Cofina  
To: <[swaindprcorresp@nysd.uscourt.gov](mailto:swaindprcorresp@nysd.uscourt.gov)>

Please reject the Biard's agreement against Puerto Rico. Board members, economic adviser has conflicts of interest. They mistreat the puertorricans to keep the money. Allow expensive advertising contract but not the primary service. They are the shame for the USA.



**Carta**

**Martha Quinones** to: swaindprcorresp

12/21/2018 10:28 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Estimada Honorable Juez Taylor Swain,

Yo soy Martha Quinones. Le escribo porque estoy muy decepcionado y preocupado por las acciones que está llevando a cabo por la Junta de Control/Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.

Sinceramente,

Dear Honorable Judge Taylor Swain,

I am Martha Quinones. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

--

Martha Quiñones Domínguez, Ph.D.

[Redacted signature block]

Luchamos para vencer, por Puerto Rico

Por la democracia participativa

LOS GRANDES ESPÍRITUS SIEMPRE HAN TENIDO QUE Luchar CONTRA LA  
OPOSICIÓN FERROZ DE MENTES MEDIOCREs (EINSTEIN)

"Mi Patria es la Libertad. Mi lema, la verdad. Mi aspiración, la fraternidad universal. Decir la verdad sin temor de la crítica es mi culto; pues me son indiferentes la calumnia, la injuria, que son los oleajes de la envidia y la impotencia contra la roca incommovible de mis sentimientos de justicia." Luisa Capetillo



**COFINA & PR**

**Milca Negron** to: swaindprcorresp@nysd.uscourts.gov

12/21/2018 07:59 PM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]

Estimada Honorable Juez Taylor Swain,

Yo soy Milca Negron. Le escribo porque estoy muy decepcionado y preocupado por las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.

Sinceramente,

Milca Negron



**COFINA-PUERTO RICO**

**Myr San-Fer** to: swaindprcorresp

12/21/2018 05:55 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Honorable Judge Laura Taylor Swain,

My name is Myrtha Santiago-Fernández, daughter of Puertoricans and born by historical conditions in Manhattan, New York.

I respectfully write to you, not because you may not be aware of our diachronic history but to bring to present those facts that should be considered at time of ruling on the subject matter of COFINA-Puerto Rico.

As you may know, Puerto Rico was transferred from Spain to the USA, when the latter proclaimed to have won the Hispanic American War of 1898. Instead of gaining our autonomy from the Spanish government we were, without our consent, ceded to the USA as war bounty. Regretfully, the Treaty of Paris of 1898 clearly established how back then, buildings, stocks and human lives became property of the USA. After being a colony of Spain from 1492 to 1898, we became colony of the USA, without having the right to our self-determination.

From 1898 and on, all legal actions were established to enforce our colonial condition and to accelerate a transculturation process, firstly with the Jones Law that imposed the USA citizenship to our people and set the English as first language in our Nation. Denying that there has been some degree of transculturation would be naive. But the truth is that we Puertoricans are deeply proud of our culture and "ethos" despite the strong efforts made by the USA Congress since 1898 to alienate our culture and national greatness. We are hard working and have achieved and being successful as Nation, despite our colonial status.

Your approval of the COFINA-PUERTO RICO project will support all the actions made by the US Congress and their speakers since 1898 to enslave our Nation for the years to come and I ask myself. Why should our population be blamed for the corruption, theft and impunity of its colonial administrations? The Puertorican people have not seen "one cent" of the monies obtained by the colonial administrators nor have they enjoyed the benefits for which these were obtained. Now, all those involved in these "loans" have turned their back to the people who were confident that their administrators' performance would be carried out with honor and commitment to their constituency. And this is so, because colonial administrators at this moment, enjoy a good economical position and the approval of the COFINA project will by no means affect their lives. This is not so, for the Puertorican working people, whose lives have been already threatened by the economical actions enforced, since its designation, by the Fiscal Control Board who now rules, but does not benefit at all, our economy, wealth

and future.

All the actions taken up by the Board up to now have, unquestionably, devastated our life, i.e. economy, education, health, retirement and future.

Why should the Puertorican people be punished for actions carried along by administrators whose loyalty was only to them and neglected their constituency?

Today, your Honor, I ask you to rule with justice and with your heart, and fully reject the "Sales Tax Financing Corporation" (COFINA-PUERTO RICO) which will definitely enslave my people to bondholders, who today act in the same way as enslavers did from the XVI to the XIX centuries with the "Transatlantic Passage".

Expecting for your final ruling to be in the benefit of the Puertorican People, I remain  
Yours truly,

***Myrtha San-Fer***

***P.S. May you have a wonderful Christmas.***



**No to cofina negotiation**

**nyra cardona** to: swaindprcorresp@nysd.uscourts.gov

12/21/2018 06:28 PM

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

I Nyra Cardona do not accept the negotiation with COFINA in Perto Rico  
[Enviado desde Yahoo Mail para Android](#)





**Puerto Rico and COFINA bondholders**

**Ricardo Santiago** to: swaindprcorresp@nysd.uscourts.gov

12/21/2018 04:34 PM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,

I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

This agreement cannot possibly deliver justice to the people of Puerto Rico. The oversight board must reach an agreement that accomplishes their mandate without sacrificing the economic prosperity of the citizens of Puerto Rico who have already endured enough.

Sincerely,

**Ricardo Santiago**

[REDACTED]



**Judge Swain Please REJECT COFINA 's Agreement**

**Waldemar Santiago (WrSantiago)** to: swaindprcorresp

12/21/2018 07:42 PM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Waldemar Santiago, I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that is it paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,  
Waldemar Santiago



**Reject COFINA Agreement**

**Yarina E. Cruz** to: swaindprcorresp

12/21/2018 06:05 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

I am Yarina E. Cruz. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that is it paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.



## STOP COFINA

**Agustin Lopez Fuentes** to: swaindprcorresp,  
diasporaenresistencia, Ana Colon

12/22/2018 09:26 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov,

Judge Tailor Swain

We need you,

Cofina agreement does not include in the decision process the opinion or well being of innocent people mostly affected by it. Some of those affected have not even been born yet. Families are divided and forced exodus, pensions are eroding, jobs are disappearing, health service is severely affected. Some speculators and powerful people are taking advantage and even making money out of the suffering of our people. That is wrong. It might be legal, but it's still plain wrong. Our society and history has plenty awful laws and judgement that are wrong, abusive and even criminal. Some examples are slavery, women that could not vote, legal abuse on native Indian, persecution of the Jews and even the crucifixion of Christ. A judge knows.

Its not just because it might fit the law, it's the law and the judge who should seek justice over the circumstances and protect the weaker from the greedy and powerful. The burden on the people keeps on pilling for generations and 40 years more will keep perpetuating injustice over the hard working people of this colony. Please consider us and the future generations. Please find a way to help us.

Yours truly,

Renato Lopez Fuentes  
Hard working family man

[Redacted]



**Fwd: Puerto Rico FOMB COFINA Agreement**

**Aileen Soto** to: swaindprcorresp

12/22/2018 09:43 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

I am Aileen Soto. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto

Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Aileen Soto.





**REJECT the agreement between COFINA and the FOMB on Jan . 16**

**Aileen Soto** to: swaindprcorresp

12/22/2018 07:03 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Aileen Soto. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto

Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely, Aileen Soto.



**Stop Cofina agreements**

**ALEJANDRO LOPEZ** to: swainDPRcorresp

12/22/2018 10:36 AM

From:

To:

swainDPRcorresp@nysd.uscourts.gov

[Sent from Yahoo Mail for iPhone](#)



**Cofina's Agreement**

**Dayra Cruz** to: swainDPRcorresp@nysd.uscourts.gov

12/22/2018 04:01 PM

Cc: [REDACTED]

From:

To:

"swainDPRcorresp@nysd.uscourts.gov" <swainDPRcorresp@nysd.uscourts.gov>

Cc:

Dear Honorable Judge Taylor Swain,

I am Dayra Cruz, from Aguas Buenas PR. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,  
Dayra Cruz Cruz

Enviado desde mi Samsung Mobile de Claro





**Audit the puerto rico**

**Donquijote Delamancha**

to: swainDPRcorresp@nysd.uscourts.  
gov

12/22/2018 10:25 PM

From:

To:

"swainDPRcorresp@nysd.uscourts.gov" <swainDPRcorresp@nysd.uscourts.gov>

TO JUDGE GOVERNMENT IS A COMPLICATED MACHINE OF MANY MOVING PARTS,  
ONE IS PEOPLE ,THE CONTROLERS AN MANAGERS,72 BILLIONS OF PUERTO RICO  
DEBT IS NO WAY WITH OUT AN AUDITING THE PEOPLE DEBT, IS NOT WAY  
HISTORY WILL REPEAT IT SELF LOT OF PEOPLE ARE FIGHTING NOT TO AUDITED  
,WHY? THAT IS THE PROOF AND REASONS TO CHECK MORE CLOSELY

[Sent from Yahoo Mail on Android](#)



**Request to rule against the proposed agreement on the Jan -16-2019 hearing**

**Elvin Rodriguez** to: swaindprcorresp

12/22/2018 09:14 AM

Cc: diasporaenresistencia

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

This is to request a rule against the agreement made between the Puerto Rico Government, the Financial Oversight and Management Board (FOMB) and the COFINA bondholders that will be presented in your court on the January 16th's 2019 hearing.

We request a fair and legal renegotiation of the agreements that minimize the social damage of the people of PR. The conflicts of interest between the governor of PR, the legal firm contracted by the FOMB, the FOMB and the people of PR have been denounced several times. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the

debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

**Elvin R. Rodriguez;**  
**A concerned citizen,**



**Fwd: COFINA**  
**Flor María** to: swaindprcorresp

12/22/2018 08:01 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Sent from my iPhone

Begin forwarded message:

**From:** Flor María [REDACTED]  
**Date:** December 22, 2018 at 6:09:52 PM AST  
**To:** [swaindprcorresp@nysd.uscourts.gov](mailto:swaindprcorresp@nysd.uscourts.gov)  
**Subject:** COFINA

Dear Judge: My name is Flor María Lugo and I'm writing to you n regards to the COFINA arrangement. Please reject it! Our people and our country has suffered enough. Please help us. Don't punish us any longer! I've known you through the media and you show to be a fair and nice person. Again; PLEASE HELP OUR PEOPLE.

We wish you and your family a very happy Christmas and a happy New Year!!  
Sent from my iPhone



**FOMB/Cofina**  
**Franqui Pagani** to: swainDPRcorresp

12/22/2018 07:13 AM

From:

To: swainDPRcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

I am Frank Pagán. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really

know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,



**COFINA Agreement**

**Germán González**

to: swainDPRcorresp@nysd.uscourts.gov

12/22/2018 03:56 PM

From:

To:

"swainDPRcorresp@nysd.uscourts.gov" <swainDPRcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Germán González. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

**Germán González**



**Agreement made with COFINA bondholders**

**Gilberto Cruz** to: swainDPRcorresp

12/22/2018 09:15 AM

Cc: diasporaenresistencia

From:

To: swainDPRcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Gilberto Cruz. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Puerto Rico's population is just getting smaller and predictions are it will decrease more due precisely to the economic situation with other smaller causes included. The economic projections made about government taxes collection are not taking into consideration this facts. The people that will stay in Puerto Rico will have to pay more and more taxes along time just to see that this agreement will cause a never ending debt for us.

Please, rule against the agreement so we may keep our faith the the courts are there to impose justice.

Sincerely,

--

Gilberto Cruz

--

[Redacted signature block]



**Heriberto Ortiz Ruiz** to: swainDPRcorresp

12/22/2018 06:46 AM

From:

To: swainDPRcorresp@nysd.uscourts.gov

Buenos días y Felicidades señora juez Swain. Mi nombre es Heriberto Ortiz. Soy de Cidra, Puerto Rico. Por favor no apruebe el acuerdo entre COFINA y la Junta de control fiscal. Es dañino para nuestro pueblo.



**COFINA Agreement PR**

**Javier Lillo** to: swaindprcorresp

Cc: diasporaenresistencia

12/22/2018 10:47 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

Honorable Judge Swain

In the name of my people of Puerto Rico please reject the COFINA Agreement that will be detrimental for the development of the island and the reconstruction process of our economy.

Javier Lillo, MD





**Puerto Rico changes needed**

**Jennifer Jones** to: swaindprcorresp

12/22/2018 01:36 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain;

Happy Holidays.

I am Jennifer Jones. I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis.

The agreement made with COFINA bondholders will drag Puerto Rico into another never ending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without the due process of a real comprehensive audit. This audit will allow us to fully understand how the debt was issued and to ensure that it is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA Bondholders agreement on January 16, 2019 hearing.

Sincerely,

Jennifer Jones MS, LPC, CCP, CSAT

[Redacted signature block]



**Jorge Rivera** to: swainDPRcorresp

12/22/2018 06:32 AM

From:

To: swainDPRcorresp@nysd.uscourts.gov

No estoy de acuerdo con la aprobación de COFINA, no es lo mismo quitar un dólar a un pobre que quitarle un dólar a un rico.



**COFINA**  
**Jose Medina** to: swainDPRcorresp  
Cc: diasporaenresistencia

12/22/2018 09:16 AM

From: [REDACTED]  
To: swainDPRcorresp@nysd.uscourts.gov  
Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,

I am Jose Luis Medina.

I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

**Jose Luis Medina**



**Rejectcofina's Agreement**

**Jose Matos** to: swaindprcorresp@nysd.uscourts.gov

12/22/2018 07:14 AM

Cc: [REDACTED]

From:

To:

"swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc:

Dear Honorable Judge Taylor Swain,

I am Rev. Jose M Matos Hernandez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Rev. Jose M Matos Hernandez



**COFINA agreement with FOMB**

**Laura Torres-Rodriguez** to: swainDPRcorresp

12/22/2018 03:07 AM

Cc: diasporaenresistencia

From:

To: swainDPRcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Dr. Laura Torres-Rodriguez. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really

know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

**Laura Juliana Torres-Rodríguez**

[Redacted signature block]



**Puerto Rico - NO to the agreement with COFINA**

**Lucy Carrasquillo** to: swainDPRcorresp

12/22/2018 09:56 AM

Cc: diasporaenresistencia

From:

To:

swainDPRcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Lucy Carrasquillo.

I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions.

We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Lucy Carrasquillo

[Redacted signature]



**Please, reject COFINA agreement on January 16th**

**M T** to: swaindprcorresp@nysd.uscourts.gov

12/22/2018 08:21 PM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,

I am Dr. Madeline Troche. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis in Puerto Rico. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures and cuts in public services and pensions. The people of Puerto Rico request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Respectfully,

Madeline Troche

[REDACTED]

Sent from [Mail](#) for Windows 10





**Agreement of the Financial Oversight and Management Board (FOMB) and COFINA Bonholders**

**Manuel F. Navedo** to: swaindprcorresp

12/22/2018 12:54 PM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain

I am Manuel F. Navedo of 64 years old and with experience in the matters of Puerto Rico, especially those affecting the People of Puerto Rico. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and lower pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued, to know and set criminal responsibilities against the persons for such tragic decisions and actions against american citizens living in the Island of Puerto Rico and to ensure that is it paid justly and legally.

Until today, not one person in the private or public sector has been charged in federal or local level no matter more than 40 per cent have been identified as "extra-constitutional" debt making it illegal and should be "write-off" so the Government of Puerto Rico only have to paid the lehal and bonafide debt in agreement with the creditors. This is a matter of responsibility, this is a matter of justice.

Please do what is right and rule against this agreement on January 16th's 2019 hearing. God bless you.

Sincerely,

**Manuel F. Navedo**

[Redacted signature block]



**Puerto Rico**

**Nicole Bruno** to: swaindprcorresp

12/22/2018 12:48 PM

Cc: Nicole Torres Bruno

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain;

Happy Holidays.

I am Nicole Bruno. I write to you as I am very disappointed and worried about the actions the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis.

The agreement made with COFINA bondholders will drag Puerto Rico into another never ending economic crisis. Furthermore, it will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without the due process of a real comprehensive audit. This audit will allow us to fully understand how the debt was issued and to ensure that it is paid justly and legally.

Please grant a thorough investigation and full in depth audit. Please rule against the COFINA Bondholders agreement on January 16, 2019 hearing.

Sincerely,

-Nicole Torres Bruno



**Cofina agreement.**

**peter sanchez** to: swainDPRcorresp

12/22/2018 10:28 AM

From:

To: swainDPRcorresp@nysd.uscourts.gov

I STAND WITH THE MAJORITY of Puerto Rico in their fight against the ridiculous agreement passed. With cofina.



**COFINA Puerto Rico**

**J. Rene Frontera, MD** to: swaindprcorresp@nysd.uscourts.gov 12/22/2018 07:24 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

"My name is Rene Frontera from Michigan. I stand with the Puerto Rican people on their struggle, so I ask Judge Swain TO REJECTCOFINA's Agreement."

Sent from my iPhone



**Mi nombre es Sandra y me opongo totalmente a los fondos buitres .**

**Sandra i. Velez lara** to: swainDPRcorresp

12/22/2018 02:54 PM

From:

To:

swainDPRcorresp@nysd.uscourts.gov



**On my daughter's birthday and COFINA**

**Saul Gonzalez** to: swaindprcorresp@nysd.uscourts.gov

12/22/2018 07:48 PM

Cc: [REDACTED]

From: [REDACTED]

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,

As my older daughter turns 7 years old today, I cannot avoid thinking what her future, as well as her sister's (4 years old) will look like. The recent COFINA agreement does not promise favorable conditions. Will she be able to make her dreams come true in her homeland, as a result of her talents and best efforts, and remain close enough to an old dad and mom by then? Or will she be forced to migrate, like the 1.5 million Puerto Ricans who would have fled the island by 2050, in addition to the 500 thousand that have made that choice in the last 12-15 years?

A future full of lonely elders, sub-employed workers, and a youth living as foreigners elsewhere is very probable, if our basic services, our limited resources, and our opportunities are taken away by vulture funds. These funds purchased bonds at discount prices as low as \$0.05 and will get \$0.93, that is, a 1,860% increase!

Meanwhile, generations like my daughters' will be paying about \$1B a year via sales taxes through 2058; they'll be 47 and 44 years old, and neither yourself or myself will be alive then. The net present value (NPV) of the COFINA agreement far exceeds the NPV of the COFINA debt prior to the agreement. Such an agreement defeats the purpose of debt restructuring, which is to lower the burden in order to enable economic recovery and growth. Moreover, many prestigious economists have warned that the proposed agreement will result in a new default in the next few years.

Therefore, I urge you to reject the COFINA agreement. Justice knows no nations or frontiers, and Puerto Rico demands a fair

restructuring of its debt, much of which remains unaudited and very likely is illegal and unconstitutional. Do not subject our nation, our children, our grandchildren to an unfair settlement that benefits Wall Street interests only. You wouldn't do it to your own kind, then it would be immoral to do so against Puerto Ricans.

I call upon your conscience to do what's right, just, and moral.

Respectfully yours,

Saúl González Mendoza

Puerto Rico Resident

Mechanical Engineer

Father of two

Boricua de Corazón



**Email Updates**

**Sonita Franqui** to: swaindprcorresp

12/22/2018 12:35 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

<https://shar.es/aaygBL>

Estimada Honorable Juez Taylor Swain,

Yo soy Sonia Franqui. Le escribo porque estoy muy decepcionada y preocupada por las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019. Sinceramente,

2. EMAIL JUDGE TAYLOR

SWAIN:

[swaindprcorresp@nysd.uscourts.gov](mailto:swaindprcorresp@nysd.uscourts.gov)



cc: [REDACTED]  
[REDACTED]

Dear Honorable Judge Taylor Swain,

I am Sonia Franqui. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

S. Franqui



**Puerto Rico CONFINA Agreement**

**Tania Padro** to: swaindprcorresp@nysd.uscourts.gov

12/22/2018 11:44 AM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Dear Honorable Judge Taylor Swain,

I am Tania Padró. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to manage the fiscal crisis.

The agreement made with CONFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and, will only cause more austerity measures, cuts in public service and pensions.

We request a fair renegotiation of the agreements that is legal, fair and is not burdensome to the country.

We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally.

Please do what is right and rule against this agreement on January 16, 2019 hearing.

Sincerely,

Tania Padró



**Acuerdo de COFINA Puerto Rico**

**Viviannette Rivera Segarra** to: swaindprcorresp

12/22/2018 01:54 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Estimada Honorable Juez Taylor Swain,

Yo soy Viviannette Rivera. Le escribo porque estoy muy decepcionada y preocupada por las acciones que está llevando a cabo la Junta de Supervisión y Administración Financiera (FOMB, por sus siglas en inglés) para enfrentar la crisis fiscal. En el acuerdo alcanzado con los bonistas COFINA arrastrará a Puerto Rico a otra crisis económica interminable que llevará a Puerto Rico a otro impago de deuda y solo causará medidas de austeridad más severas, recortes en los servicios públicos y pensiones. Solicitamos una renegociación justa de los acuerdos que sean legales, justos y no gravosos para el país. Sabemos que esta deuda se impuso a Puerto Rico sin el debido proceso de una auditoría integral que nos permita saber realmente cómo se emitió la deuda y garantizar que se pague de manera justa y legal. Por favor, haga lo correcto y descarte este acuerdo en la audiencia del 16 de enero del 2019.

Sinceramente,

Viviannette Rivera



**Reject cofina's agreement**

**zaida camacho** to: swainDPRCorresp

12/22/2018 02:45 PM

From:

To: swainDPRCorresp@nysd.uscourts.gov

"My name is Zaida Camacho from Rio Grande Puerto Rico. I stand with the Puerto Rican people on their struggle, so I ask Judge Swain TO REJECTCOFINA's Agreement."



**NO to agreement made with COFINA bondholders**

**ALFREDO ROLDAN-FLORES**

to: swaindprcorresp

12/23/2018 07:22 AM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Honorable Judge Taylor Swain,

I am Alfredo Roldán-Flores. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Alfredo Roldán-Flores



**Re: Puerto Rico deserves real justice**

**arlene lopez** to: swaindprcorresp

12/23/2018 12:38 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

On Sun, Dec 23, 2018, 1:37 PM arlene lopez [REDACTED] wrote:

Saludos cordiales

Estimados y estimadas personas del "establishment" estadounidense. A estas alturas deben estar muy inmersos en los aspectos técnicos, de lo que según el "establishment" colonial de PR y los agentes del sector financiero y sus clientes dicen que el "pueblo", mayoritariamente POBRE, y desposeído de PR les "deben". Yo como miembro de un sector joven y desprivilegiado en un país que sucumbe a los designios políticos y económicos, y a la propia jurisprudencia que colonizó a mi país hace 120 años soy una víctima más de su sistema viciado hacia la protección de los derechos de los ricos y el gran capital financiero. Si bien es una tragedia que esta situación nos esté haciendo aún más pobres y desiguales, más trágico es el hecho de que el andamiaje jurídico se sirva puros millones para servir de lacallo a los parásitos banqueros. El trasfondo histórico del endeudamiento nebuloso, inmoral, altamente corrupto e irresponsable en el gobierno de PR es ineludible y no debe ser obviado ni minimizado.

Nebuloso pues nosotros, el pueblo que no tiene privilegios económicos ni políticos, hemos sido marginados de estos procesos por años pues los acuerdos y procesos no son publicados con detalles y explicaciones de los tecnicismos que usan en las cortes, y se hacen a puertas cerradas entre banqueros y políticos. Inmoral porque ese dinero es mayormente intereses y se consiguió burlando las leyes del país por medio de estratagemas legales y trucos fiscales. Muy contrario a lo que piensan los banqueros, sus "servicios" no son nada más que usura y un beneficio circular para ellos mismos. Utilizan un mecanismo unilateral de "creación" de dinero ficticio al cual le adjudican unos intereses altísimos [created from money that doesn't exist] con el argumento del riesgo, que por lo visto no tienen. Todo este andamiaje debe ser reconsiderado y reevaluado pues son los prestamistas los únicos con el permiso de crear dinero de la nada [fractional reserve banking] para "extraer" dinero "del futuro" hacia su presente para hacerse ricos. Luego tienen la prerrogativa de crear una ingeniería financiera para cojer de tontos a otros grupos de ricos, otros banqueros y gente que puede ahorrar y los convencen de que van adquirir un "producto" que les va a generar riquezas "sin trabajar". Todo esto es un ponzi scheme que lejos de ayudar a PR lo ha ido descapitalizando. Los banqueros sabían que PR estaba desindustrializándose y aún así crearon unos esquemas para seguir "prestando" a sabiendas de un pueblo en bancarrota. Los banqueros y el sector financiero están destruyendo las economías de PR y del mundo. ¿Será porque tienen de su lado el congreso y a los jueces del país más influyente y militarizado del mundo? ¿Será que la justicia es solo una manera de esparcir los privilegios de unos grupos de gente rica y con fuerza de cabildeo? ¿Será que los tribunales son el "playground" de los financieros para la apropiación de los recursos y el patrimonio trabajado con sudor y sangre de otros?

Sigo pensando en qué se basa la vida y la sociedad. Sigo dudando de las leyes, pues por los hechos que se han ido ejecutando solo pierden los que NO causaron la crisis, los que NO crearon las mentiras financieras y los que no participaron de las decisiones en esos círculos de poder. Por otra parte los bonistas negligentes no asumen su equivocación ni sus "riesgos" los

bonistas "engañados" no piden reparación a los legítimos culpables: asesores financieros, la banca, los cabilderos de Washington y los altos ejecutivos que han recibido unas comisiones extravagantes por ir a venderles un pago dinero (servido por el trabajo y la producción de una economía que se proyectó mal) que les llaman "productos financieros. Si esto no es robo y fraude no se que lo pueda ser entonces.

Solo me resta esperar a que alguien recapacite y abogue por los derechos de un pueblo saqueado, ya sea usted como jueza o en la calle se desborde la indignación de mi país.  
Sinceramente...



arlene lopez to: swaindprcorresp

12/23/2018 12:38 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Saludos cordiales

Estimados y estimadas personas del "establishment" estadounidense. A estas alturas deben estar muy inmersos en los aspectos técnicos, de lo que según el "establishment" colonial de PR y los agentes del sector financiero y sus clientes dicen que el "pueblo", mayoritariamente POBRE, y desposeído de PR les "deben". Yo como miembro de un sector joven y desprivilegiado en un país que sucumbe a los designios políticos y económicos, y a la propia jurisprudencia que colonizó a mi país hace 120 años soy una víctima más de su sistema viciado hacia la protección de los derechos de los ricos y el gran capital financiero. Si bien es una tragedia que esta situación nos esté haciendo aún más pobres y desiguales, más trágico es el hecho de que el andamiaje jurídico se sirva puros millones para servir de lacallo a los parásitos banqueros. El trasfondo histórico del endeudamiento nebuloso, inmoral, altamente corrupto e irresponsable en el gobierno de PR es ineludible y no debe ser obviado ni minimizado.

Nebuloso pues nosotros, el pueblo que no tiene privilegios económicos ni políticos, hemos sido marginados de estos procesos por años pues los acuerdos y procesos no son publicados con detalles y explicaciones de los tecnicismos que usan en las cortes, y se hacen a puertas cerradas entre banqueros y políticos. Inmoral porque ese dinero es mayormente intereses y se consiguió burlando las leyes del país por medio de estratagemas legales y trucos fiscales.

Muy contrario a lo que piensan los banqueros, sus "servicios" no son nada más que usura y un beneficio circular para ellos mismos. Utilizan un mecanismo unilateral de "creación" de dinero ficticio al cual le adjudican unos intereses altísimos [created from money that doesn't exist] con el argumento del riesgo, que por lo visto no tienen. Todo este andamiaje debe ser reconsiderado y reevaluado pues son los prestamistas los únicos con el permiso de crear dinero de la nada [fractional reserve banking] para "extraer" dinero "del futuro" hacia su presente para hacerse ricos. Luego tienen la prerrogativa de crear una ingeniería financiera para cojer de tontos a otros grupos de ricos, otros banqueros y gente que puede ahorrar y los convencen de que van adquirir un "producto" que les va a generar riquezas "sin trabajar". Todo esto es un ponzi scheme que lejos de ayudar a PR lo ha ido descapitalizando. Los banqueros sabían que PR estaba desindustrializándose y aún así crearon unos esquemas para seguir "prestando" a sabiendas de un pueblo en bancarrota. Los banqueros y el sector financiero están destruyendo las economías de PR y del mundo. ¿Será porque tienen de su lado el congreso y a los jueces del país más influyente y militarizado del mundo? ¿Será que la justicia es solo una manera de esparcir los privilegios de unos grupos de gente rica y con fuerza de cabildeo? ¿Será que los tribunales son el "playground" de los financieros para la apropiación de los recursos y el patrimonio trabajado con sudor y sangre de otros?

Sigo pensando en qué se basa la vida y la sociedad. Sigo dudando de las leyes, pues por los hechos que se han ido ejecutando solo pierden los que NO causaron la crisis, los que NO crearon las mentiras financieras y los que no participaron de las decisiones en esos círculos de poder. Por otra parte los bonistas negligentes no asumen su equivocación ni sus "riesgos" los bonistas "engañados" no piden reparación a los legítimos culpables: asesores financieros, la banca, los



cabilderos de Washington y los altos ejecutivos que han recibido unas comisiones extravagantes por ir a venderles un pago dinero (servido por el trabajo y la producción de una economía que se proyectó mal) que les llaman "productos financieros. Si esto no es robo y fraude no se que lo pueda ser entonces.

Solo me resta esperar a que alguien recapacite y abogue por los derechos de un pueblo saqueado, ya sea usted como jueza o en la calle se desborde la indignación de mi país.

Sinceramente...



**Request a rule against the COFINA agreement**

**Iris Perales** to: swaindprcorresp  
Cc: Iris Perales, diasporaenresistencia

12/23/2018 12:22 PM

From:

To:

swaindprcorresp@nysd.uscourts.gov

Cc:

December 23, 2018.

Dear Honorable Judge Taylor Swain,

This is to request a rule against the agreement made between the Puerto Rico Government, the Financial Oversight and Management Board (FOMB) and the COFINA bondholders that will be presented in your court on the January 16th's 2019 hearing.

**1. We request a fair and legal renegotiation of the agreements that minimize the social damage of the people of PR.**

2. The conflicts of interest between the governor of PR, the legal firm contracted by the FOMB, the FOMB and the people of PR have been denounced several times.

**3. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally.**

We the people of Puerto Rico have the hope that the correct

decisions will be made even the existing government corruption. **Please do what is right and rule against this agreement on January 16th's 2019 hearing.**

Sincerely,

Iris Perales Vazquez

*San Pedro 97*  
Cal. (767) 633-9993

*“Éxito es hacer el mayor esfuerzo con la mejor intención”... “Donde esté la palabra, también esté la acción”.*

**Salvedad Legal:**

Este e-mail y cualquier archivo aquí transmitido, contiene información privilegiada y/o confidencial, destinada sólo para el uso del (o los) destinatario(s) y cubierta por la ley federal, Electronic Communications Privacy Act. Si usted no es el destinatario o empleado del mismo o su agente, usted está notificado, de que cualquier divulgación, copia o revelación de esta comunicación está estrictamente prohibida. Si usted ha recibido esta comunicación por error, favor de notificar inmediatamente al emisor y borrar todas las copias, gracias.

**Disclaimer:**

This e-mail and any files transmitted contains information which is privileged and/or confidential, intended only for the use of the above-mentioned recipient(s) and covered by the Electronic Communications Privacy Act, 18 U.S.C. 2510-2521. If you are not the intended recipient or such recipient's employee or agent, you are hereby notified that any dissemination, copy or disclosure of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the sender and delete all copies, thank you.



**Puerto Rico needs your help !**

**Jomar Rivera** to: swaindprcorresp@nysd.uscourts.gov

12/23/2018 01:20 PM

From:

To: "swaindprcorresp@nysd.uscourts.gov" <swaindprcorresp@nysd.uscourts.gov>

Good afternoon your honor,

After many years of frustration and fear, the Puerto Rico government has come to make deal and amendments that do not serve right to the American people.

REJECT the agreement between Cofina bondholders and the Financial Oversight and Management Board as it will drag Puerto Rico into another economic crisis, due to the imposition of more austerity measures, cuts in public services and pensions, and would lead to a new debt default. Instead, we request a fair renegotiation of the agreements that are not burdensome for the country.

Puerto Rico is under the control of a Junta created by the US Congress. This Junta formed an agreement with COFINA, an illegal fund to pay bond-holders, that will further austerity measures against the Puerto Rican people. The judge in charge of approving this deal will render her decision on January 16, 2019. She needs to hear our message against this agreement, as it will succumb the Puerto Rican people to 40 years of further austerity measures to pay a debt the US Government refuses to audit.

Respectfully,

Jomar Rivera

Engineering Student at UPR Mayaguez



**COFINA**

**Jose O. Morales** to: swaindprcorresp

12/23/2018 12:24 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Hon. Judge Taylor-Swain:

At age 85 I am still in part time practice in order to supplement my income.

I am not opposed to the bankruptcy proceeding per se. What I consider extremely unfair is the percentage amount to be given to the so called "Senior" notes.

It is only for that reason that I oppose the proposed settlement and hope that you will not approve it.

I wish you and yours a happy holiday season.

Respectfully,

Jose Oscar Morales, MD



**puerto rico bonds**

**Alan Fischer** to: swaindprcorresp

12/24/2018 07:02 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Judge Swain

The settlement offer is VERY. VERY unfair to the bond holders. I am a small investor and I understand that the trustee of the sales tax revenue has more than enough to pay interest on all the bonds and that the sales tax revenue can pay alot more to the junior bond holders

Sincerly

Alan Fischer



**REJECT the agreement between COFINA and the FOMB on Jan . 16, 2019**

**Carlos Guzman** to: swaindprcorresp

12/24/2018 09:35 AM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Carlos M. Guzman. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Carlos M. Guzman



**Puerto Rico Debt and COFINA agreement January 16**

**Debbie perez** to: swaindprcorresp

12/24/2018 08:14 PM

From:

To: swaindprcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

Just a few years ago I started my Public Health education, but in that short time I was able to see how policies and laws can adversely affect the health and well being of our communities.

I know that is not the goal of policy makers and our legal system.

Growing up in the United States was a privilege that gave me opportunities I would not have had in Puerto Rico due to the nature of it's status, and the corruption found in the political administrations of the island. I've been informed on the recent agreement that will soon be reaching your desk for approval.

It is my sincere hope that you will rule against it for a number of reasons:

- The debt has not been audited, and may very well contain illegal debts. If we hold a high regard for laws, then we should ensure that laws do not further exacerbate the adversities affecting these communities.
- Without a doubt, we know austerity measures bring down debt. But they also destroy any chance of recovery for the Puerto Rican people, who have been affected by the worst Natural Disaster in US history. Measures beside austerity have also been shown to bring down debt and should be considered as well. For a great article on the alternatives to austerity you should read this:

<https://www.theguardian.com/commentisfree/2017/aug/24/austerity-lie-deep-cuts-economy-portugal-socialist>

- Cuts to Public Services will lead to downstream health conditions in the Puerto Rican population. Without access to essential programs and public services we are quite literally sending people to their deaths. We would be looking at the collapse of this society.

Myself and many other Puerto Ricans are looking to you to instead issue a fair renegotiation of the agreement. After all, the people themselves did not create the debt, and do not yet know if it is legal. They have a right to know. Instead we request due process be followed in an audit of the debt, and then, putting the population first, a strategic plan to grow the economy and pay off the debt.

I know you must make tough decisions every day, but debt should not stand in the way of our humanity. There are always viable ways to pay debt and ensure the health and well being of the children, women and men of this island.

Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Debbie Perez, MPH







**No a COFINA-Fuera la injerencia yanki**

**Mara Clemente** to: swaindprcorresp

12/25/2018 12:45 AM

Cc: diasporaenresistencia, Pedro Saade Llorens, Dr. Ramón Arturo  
Nenadich Deglans PhD

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

-

Puerto Rico sufre embate colonial y se consume en un abuso inimaginable. La presencia de los Estados Unidos ha sido "condenada" casi cuarenta veces por la ONU. En efecto que, siendo su señoría educada en "ley y orden", habría que regurgitar las palabras de un Albizu cuando dijo que "se ampara en la tiranía y el pillaje".

¿Cuánto se beneficia Puerto Rico de los puertos de Puerto Rico?

¿Cómo va a obviar un acta Jones ilegal como la esclavitud? ¿Y encima de la esclavitud nos condenan a cadena perpetua?

¡Qué bueno es tener control de medios que mantienen al pueblo ignorante de sus derechos como nación!

Vaya forma de ampararse en la justicia.

Fuera el gobierno genocida estadounidense de nuestro Puerto Rico.

Cofina es tapar la nariz de Puerto Rico. El esclavo condenado a perpetua no le pegan un tiro. Este lo quieren a muerte lenta. No hay cómo justificar ese genocidio.

Otro.



**Stop COFINA**

**Mara Clemente**

to: swaindprcorresp

12/25/2018 12:42 AM

From:

To:

swaindprcorresp@nysd.uscourts.gov

-

Puerto Rico sufre embate colonial y se consume en un abuso inimaginable. La presencia de los Estados Unidos ha sido "condenada" casi cuarenta veces por la ONU. En efecto que, siendo su señoría educada en "ley y orden", habría que regurgitar las palabras de un Albizu cuando dijo que "se ampara en la tiranía y el pillaje".

¿Cuánto se beneficia Puerto Rico de los puertos de Puerto Rico?

¿Cómo va a obviar un acta Jones ilegal como la esclavitud? ¿Y encima de la esclavitud nos condenan a cadena perpetua?

¡Qué bueno es tener control de medios que mantienen al pueblo ignorante de sus derechos como nación!

Vaya forma de ampararse en la justicia.

Fuera el gobierno genocida estadounidense de nuestro Puerto Rico.

Cofina es tapar la nariz de Puerto Rico. El esclavo condenado a perpetua no le pegan un tiro. Este lo quieren a muerte lenta. No hay cómo justificar ese genocidio.

Otro.



**COFINA agreement**

**Mayra Velez** to: swainDPRcorresp, diasporaenresistencia

12/25/2018 05:16 AM

From:

To:

swainDPRcorresp@nysd.uscourts.gov

Dear Honorable Judge Taylor Swain,

My name is Dr. Mayra Vélez-Serrano. For the last two years I have been studying the causes of Puerto Rico's debt crisis. I was baffled by the COFINA agreement signed on behalf of Puerto Rico by the Control Board. The use of Capital Appreciation bonds will very likely send us to another crisis in the next 40 years. With an average income of 15,000 a year, the regressive sales tax of 11.5% has sent the economy into a further depression. Now we have another 40 years of such tax. Yes, there are some short term savings with agreement, but these are the type of savings that payday loans will give someone. These capital appreciation bonds are precisely what led to our default. For example, according to this COFINA agreement, for one of the senior lien of a 2 billion, in 40 years we will be paying 15 billion. We are a small Island, we will never be able to have 15 billion to pay for one single loan. I'm afraid that the law PROMESA is deeply flawed, it is representing only the interest of those who are greatly benefiting from this debt, it does not represent the interest of my kids or grandkids.

History has shown us that the law can be immoral and biased against the most vulnerable. Please do what is right and rule against this agreement on January 16th's 2019 hearing. We should pay what we owe, but what we cannot do is exchanging one set of bad debt with another set of equally bad debt. This agreement will do the same what our government did before, to kick the can down the road. I'm afraid kids to continue to suffer under heavy taxation, no economic opportunities, and another impending debt crisis.

Sincerely,  
Mayra Vélez-Serrano, PhD



**REJECT the agreement between COFINA and the FOMB on Jan . 16**

**Rafael Elias** to: swaindprcorresp

12/25/2018 11:47 AM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am \_\_\_\_\_. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. The measures dictated by the FOMB have been implemented in a disorganized, illogical, and irresponsible manner so far, endangering the safety of citizens, limiting thousands of Puerto Ricans from a real opportunity to get affordable education and healthcare, and limiting the capacity of people to become and remain employed in the island.

Instead of just moving forward with this unjust and anti-constitutional agreement, we request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. The weak attempts of the board to fake an audit process are not going to work on us; we know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

NAME

CITY, STATE, ZIP CODE

---



[URGENT] Judge Taylor Swain

**Bianca N Martinez** to: swaindprcorresp

12/26/2018 03:43 PM

Cc: diasporaenresistencia

From:

To: swaindprcorresp@nysd.uscourts.gov

Cc:

Dear Honorable Judge Taylor Swain,

I am Bianca N. Martinez from Monroe, New York. I write to you as a proud Puerto Rican who still has family and friends on the island that are affected DAILY by the cruel and unjust Jones Act, the illegal debt accrued, the collection of yearly revenue by the United States government that caused the illegal debt, the illegal force of PROMESA, the unsanctioned control board and this COFINA decision.

I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. I have watched simple human rights such as education, recovery finances, supplies and a fair living be taken away from my family, friends and community members on our island. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country.

We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that is it paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,

Bianca N. Martinez

--

Bianca

Pronouns: they, them, you, Bianca, human

**Bianca N Martinez**

[Redacted signature block]

[Redacted text block]

[Redacted text block]

Actress

"Tis' better to live your own life imperfectly than to imitate someone else's perfectly."  
— Elizabeth Gilbert (Eat, Pray, Love)



**January 16th hearing**

**Lilah Mejia** to: swaindprcorresp  
Cc: diasporaenresistencia

12/26/2018 10:45 AM

From: [REDACTED]  
To: swaindprcorresp@nysd.uscourts.gov  
Cc: [REDACTED]

Dear Honorable Judge Taylor Swain,  
I am Lilah Mejia. I write to you because I am very disappointed and worried about the actions that the Financial Oversight and Management Board (FOMB) is taking to address the fiscal crisis. The agreement made with COFINA bondholders will drag Puerto Rico into another never-ending economic crisis that will lead Puerto Rico into another debt default and will only cause more harsh austerity measures, cuts in public services and pensions. We request a fair renegotiation of the agreements that is legal, fair and not burdensome for the country. We know this debt has been imposed on Puerto Rico without a due process of a real comprehensive audit that allows us to really know how the debt was issued and to ensure that it is paid justly and legally. Please do what is right and rule against this agreement on January 16th's 2019 hearing.

Sincerely,  
Lilah Mejia



**Luis Mercado** to: swaindprcorresp

12/26/2018 11:49 AM

From:

To: swaindprcorresp@nysd.uscourts.gov

No le haga el trabajo sucio a esa Junta Ilegal.